

Old Age, Disability, Death

First law: 1965.

Current law: 1967.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 203.8 ouguiyas.

Coverage

Employed persons and students in trade schools.

Special system for public employees.

Source of Funds

Insured person: 1% of earnings.

Employer: 2% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 35,000 ouguiyas a month.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women); payable 5 years earlier if prematurely aged. 20 years of insurance and 60 months of contribution in last 10 years (including those under prior private program). Retirement from gainful employment necessary. Not payable abroad unless under reciprocal agreement.

Disability pension: Permanent loss of 2/3 of earning capacity. 5 years of insurance and 6 months of contribution in last 12 months. No qualifying period required if disability due to nonoccupational accident; if occupational accident, see Work Injury.

Survivor pension: Deceased was pensioner, met pension requirements, or had 180 months of contribution at death.

Old-Age Benefits

Old-age pension: 20% of average earnings during last 3 or 5 years, (whichever is higher) plus 1.33% of earnings for each 12 months of insurance beyond 180. Minimum pension, 60% of highest minimum wage; maximum, 80% of earnings.

Dependents' supplements: See Family Allowances, below.

Old-age settlement: 1 month's wages per year of insurance, if ineligible for pension.

Adjustment: Periodic adjustment of pensions to cost-of-living changes.

Permanent Disability Benefits

Disability pension: 20% of average earnings during last 3 or 5 years (whichever is higher), plus 1.33% of earnings for each 12 months of insurance beyond 180. (Years under age 60 (men) or 55 (women) at time of claim credited as 6-month periods.)

Minimum pension: 60% of highest minimum wage; maximum, 80% of earnings.

Dependents' supplements: See Family Allowances, below.

Constant-attendance supplement: 50% of pension.

Adjustment: Periodic adjustment of pensions to cost-of-living changes.

Survivor Benefits

Survivor pension: 50% of accrued pension of insured, payable to widow age 50 or disabled and to dependent disabled widower.

(If qualifying period not met, widow receives lump-sum grant equal to 1 month's pension of insured for each 6 months of insurance.)

Orphans: 25% of pension of insured for each orphan under age 14 (21 if student; no limit if disabled), or 40% if full orphan.

Maximum survivor pensions: 100% of insured's pension.

Adjustment: Periodic adjustment of pensions to cost-of-living changes.

Administrative Organization

Ministry of Civil Service, Labor, Youth, and Sports, general supervision.

National Social Security Fund, administration of program; managed by tripartite board.

Sickness and Maternity

First laws: 1952 (cash maternity benefits) and 1963 (medical benefits).

Current laws: 1967 (cash maternity benefits) and 1976 (medical benefits).

Type of program: Social insurance system. (Cash maternity and medical benefits only.)

Coverage

Cash maternity benefits: Employed women.

Medical benefits: Employed persons covered under labor code and their dependents.

Source of Funds

Insured person: None.

Employer: 2% of payroll.

Government: None.

Maximum earnings for contribution purposes: 35,000 ouguiyas a month.

Cash maternity benefits financed under family allowance program (see below).

Qualifying Conditions

Cash maternity benefits: 12 months' insurance and 54 days employment in last 3 months.

Sickness and Maternity Benefits

Sickness benefit: None under insurance.

Maternity benefit: 100% of earnings, payable up to 14 weeks, including 8 weeks following confinement.

Workers' Medical Benefits

Medical benefits: Employers required to provide medical services for their employees and their families through employer medical service program, or through joint inter-employer medical service program for firms with fewer than 750 workers, managed by National Social Security Fund.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured. See also Family Allowances, below.

Administrative Organization

Ministry of Civil Service, Labor, Youth, and Sports,
general supervision.
National Social Security Fund, administration of program.

Work Injury

First law: 1932.
Current law: 1967.
Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: None.
Employer: 3% of payroll (or 2.5% if employer provides medical care and temporary disability benefits).
Government: None.
Maximum earnings for contribution and benefit purposes: 35,000 ouguiyas a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of earnings.
Payable from day following injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 85% of earnings, if totally disabled.
Constant-attendance supplement: 50% of pension.
Partial disability: Percentage of full pension proportionate to degree of disability (lump sum of 3 years' pension if disability under 15%).

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, house calls, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 20% of earnings of insured.
Payable to widow or disabled widower.
Orphans: 10% of insured's earnings for each orphan, or 15% if full orphan. Dependent parents and grandparents: 10% of earnings each.
Maximum survivor pensions: 100% of insured's pension.
Funeral grant: 30 days' earnings.

Administrative Organization

Ministry of Civil Service, Labor, Youth, and Sports,
general supervision.
National Social Security Fund, administration of contributions and benefits.

Current law: 1967.
Type of program: Employment-related system.

Coverage

Employed persons with 1 or more children.
Special system for public employees.

Source of Funds

Insured person: None.
Employer: 8% of payroll.
Government: None.
Maximum earnings for contribution purposes: 35,000 ouguiyas a month.
Above employer contributions also finance cash maternity benefits.

Qualifying Conditions

Family allowances: Child must be under age 14 (21 if apprentice, student, or disabled).
Parent must be currently working 18 days a month (or be widow of beneficiary).
Prenatal allowance and birth grant: Must undergo prescribed medical examinations.

Family Allowance Benefits

Family allowances: 300 ouguiyas a month for each child.
Prenatal allowance: 240 ouguiyas for every month of pregnancy (paid in 3 installments).
Birth grant: Lump sum of 2,880 ouguiyas for each of first 3 births.
Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Civil Service, Labor, Youth, and Sports,
general supervision.
National Social Security Fund, administration of program.

Family Allowances

First law: 1955.